

### FERS REDEPOSIT SERVICE

If you have service for which FERS retirement deductions were withheld and you have received a refund of these deductions after becoming covered by FERS, you may not make a redeposit of these deductions in order to receive service credit for retirement purposes.

If you transferred to FERS and have received a refund of Civil Service Retirement System (CSRS) retirement deductions for service included in your CSRS annuity component (if any), this service is governed by CSRS redeposit rules (refer to HRSC Benefits Guide for CSRS Redeposit Service).

If you have less than 5 years of refunded CSRS service, please refer to deposit service information below.

### FERS DEPOSIT SERVICE

Deposit service is creditable FERS service for which FERS retirement deductions were not withheld. Normally social security deductions would be withheld. An example of appointments where FERS deductions are generally not withheld would be a temporary appointment.

Deposit service can also be service that was not considered Federal employment at the time it was performed, but the law changed to allow credit for retirement annuity computation purposes.

#### HOW DEPOSIT SERVICE PERFORMED BEFORE 1 JANUARY 1989 IS CREDITED TOWARD FERS RETIREMENT

If you have service performed before 1 January 1989 for which retirement deductions were not withheld and you make a deposit the service:

1. Is creditable for meeting the length of service requirements for retirement eligibility; and
2. Is used to determine your retirement annuity.

If you have service performed before 1 January 1989 for which retirement deductions were not withheld and you do not make a deposit the service:

1. Is not creditable for meeting the length of service requirements for retirement eligibility;
2. Is not used to determine your retirement annuity; and
3. Is generally creditable for social security purposes.

#### HOW DEPOSIT SERVICE PERFORMED ON OR AFTER 1 JANUARY 1989 IS CREDITED TOWARD FERS RETIREMENT

If you have service performed on or after 1 January 1989 for which retirement deductions were not withheld, it is not creditable toward FERS eligibility or computation purposes. You may not make a deposit for this service.

### **HOW DEPOSIT SERVICE IS CREDITED FOR CSRS AND CSRS OFFSET EMPLOYEES WHO TRANSFER TO FERS**

If you transfer to FERS and have less than 5 years of civilian service creditable under CSRS rules (not counting the offset service) as of the date of transfer, all of the service becomes subject to the FERS service credit rules.

If you transfer to FERS and have 5 or more years of civilian service creditable under CSRS rules (not counting the offset service) as of the date of transfer, all of the service performed before the effective date of the transfer remains subject to the CSRS service credit rules.

### **AMOUNT OF DEPOSIT**

The amount of money you owe for FERS deposit service is generally 1.3 percent (higher if you are under a special retirement provision) of the basic pay that you earned during that time plus accrued interest.

### **HOW TO MAKE A PAYMENT FOR FERS DEPOSIT SERVICE**

If you want to make a FERS deposit for service which deductions were not withheld, you should complete a SF 3108, Application to Make Service Credit Payment for Civilian Service, and send it to the HRSC that services you. The HRSC will review the form and forward it to the Office of Personnel Management (OPM). OPM will tell you how much you owe. You may pay the amount you owe in full or in installments of at least \$50. You cannot have the payments withheld from your biweekly salary; you must make payments directly to OPM. Interest keeps accruing on the unpaid balance until the deposit is paid in full.

You should submit the deposit application only if you intend to make a payment. The HRSC can prepare an estimate of the amount of deposit you owe to help you decide whether you want to make the deposit.

<b>ADDITIONAL INFORMATION ABOUT FERS REDEPOSIT/DEPOSIT SERVICE</b>
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Your HRSC retirement counselor can answer questions that you may have regarding crediting redeposit or deposit service toward FERS retirement and provide you with the form that you will need to make a deposit.

## PRIVACY ACT STATEMENT

"Privacy Act Notice. We are authorized to request this information under 5 U.S.C. Chapter 84. Executive Order 9397 authorizes us to ask for your Social Security number, which will be used to identify your account. You are not required by law to provide this information, but if you do not provide it, it may not be possible to process the actions you request on this Web site."